Case 3:12-cv-05775-BHS Document 17 Filed 10/15/12 Page 1 of 3

Case 3:12-cv-05775-BHS Document 15-1 Filed 10/05/12 Page 1 of 3

1 THE HONORABLE BENJAMIN H. SETTLE 2 3 4 5 6 7 UNITED STATES DISTRICT COURT WESTERN DISTRICT OF WASHINGTON 8 AT TACOMA 9 RICHARD P. VANCIL and DEBORAH Y. VANCIL, husband and wife, 10 No. 3:12-cv-05775 11 Plaintiffs, **TEMPORARY** 12 RESTRAINING ORDER V. FIDELITY NATIONAL TITLE INSURANCE 13 CO., a corporation; U.S. BANK N.A., a 14 Delaware corporation, as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan) 15 Asset-Backed Certificates, Series 2006-OPTI; and AMERICAN HOME MORTGAGE SERVICING, INC., a corporation now known as) HOMEWARD RESIDENTIAL, 16 17 Defendants. 18 This matter came on for hearing before the undersigned upon plaintiffs' Motion for 19 Temporary Restraining Order. The plaintiffs seek an order restraining a pending nonjudicial 20 foreclosure sale of their residence. Defendants U.S. Bank, N.A. and American Home 21 Mortgage Servicing, Inc. (collectively, "Defendants") filed a limited opposition requesting 22 that any temporary restraining order include a requirement that, pursuant to RCW 61.24.130, 23

the plaintiffs make their monthly mortgage payments due under the promissory note to the

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TEMPORARY RESTRAINING ORDER — 1

71045-0120/LEGAL24801968.2

court registry.

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Case 3:12-cv-05775-BHS Document 17 Filed 10/15/12 Page 2 of 3

Case 3:12-cv-05775-BHS Document 15-1 Filed 10/05/12 Page 2 of 3

Based upon the record before it, including Defendants' non-opposition to the entry of a Temporary Restraining Order, the Court finds and concludes that Plaintiffs' request for a temporary restraining order should be granted.

As used below, the term "Property" means and refers to the Vancils' residence located at 13732 Sunrise Drive, Bainbridge Island, Kitsap County, Washington 98110-4159, Assessor's Tax Parcel No. 0225-021-054-2006, legally described as follows:

> That portion of Government Lot 2, Section 2, Township 25 North, Range 2 East, W.M. described as follows:

Beginning at the center of said Section 2; thence South 88°40'48" East 30 feet to the East margin of Sunrise Drive; thence North 1°03'10" East along said East margin 300 feet; thence parallel to the South boundary of Government Lot 2, South 88°43'26" East 710 feet; thence North 1°03'48" East 115.97 feet and the true point of beginning; thence South 88°43'26" East to the Government meander line; thence Northerly along said meander line to the South line of a tract of land sold to Charles E. Welsh and Charlotte W. Welsh, husband and wife, under Auditor's File No. 1154963; thence along the South line of said Welsh tract North 88°44'45" West 220 feet, more or less, to a point North 1°03'48" East from the true point of beginning; thence South 1°03'48" West 95 feet, more or less, to the true point of beginning;

TOGETHER WITH second class tide lands as conveyed by the State of Washington, situate in front of, adjacent to or abutting thereof.

Being designated as Lot B of Short Plat No. 1498, recorded under Auditor's File No. 7808020173; A.P.N. 022502-1-054-20-06-002.

Based upon the Court's findings and conclusions, it is hereby

ORDERED, that defendants, and each of them, and their respective officers, agents, servants, employees, and attorneys, and those persons in active concert or participation with them who receive actual notice of this order, are hereby restrained from proceeding with any Trustee's Sale of the Vancils' Property, which is presently scheduled for October 19, 2012; and

FURTHER ORDERED that, per RCW 61.24.130, the plaintiffs will pay to the clerk of the court every thirty days beginning on November 1 the sums that would be due on the

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EMPORARY RESTRAINING ORDER — 2 71045-0120/LEGAL24801968.2

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Case 3:12-cv-05775-BHS Document 17 Filed 10/15/12 Page 3 of 3

Case 3:12-cv-05775-BHS Document 15-1 Filed 10/05/12 Page 3 of 3

obligation secured by the Deed of Trust if the Deed of Trust was not being foreclosed; specifically, the periodic payment of principal, interest, and reserves due under the Deed of Trust, which amount is \$5652.50. Should the plaintiffs fail to make the required payments in a timely manner, this order shall automatically dissolve, and there shall be no further restraint on Defendants proceeding with the foreclosure sale.

DATED this ______ day of October, 2012,0

Hon. Benjamin H. Settle United States District Judge

TEMPORARY RESTRAINING ORDER — 3
71045-0120/LEGAL24801968.2

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